

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re:  
VICTORIA A. CIPRIANI

Debtor(s)  
Ronda J. Winnecour, Trustee  
Movant  
vs.  
VICTORIA A. CIPRIANI

Respondent(s)

Case No. 18-21571CMB  
Chapter 13

Related to Document No. 40

ORDER

AND NOW, this 17<sup>th</sup> day of JANUARY, 2020, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

- This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$ \_\_\_\_\_ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
  - (1) the time deadline provided by state law; or
  - (2) 30 days after the date of this notice.

This case is not dismissed. The plan term is extended to a total of \_\_\_\_\_ months; the monthly plan payment amount is changed to \$ 1915 effective 2/20.

This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_\_\_ with / \_\_\_\_\_ without prejudice, without further notice or hearing.

Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

BY THE COURT:



United States Bankruptcy Judge

Dated: Jan. 17, 2020

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Victoria A. Cipriani  
 Debtor

Case No. 18-21571-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
Form ID: pdf900Page 1 of 2  
Total Noticed: 32

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db +Victoria A. Cipriani, 105 Crest Street, Box 113, Cuddy, PA 15031-9711  
 14817697 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537)  
 14817702 +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524  
 14817704 +Lodovico & Associates P.C., 2211 Ardmore Boulevard, Pittsburgh, PA 15221-4825  
 15133192 +Municipal Authority of the Township of, South Fayette, c/o Romel L. Nicholas, Esq.,  
 519 Court Place, Pittsburgh, PA 15219-2002  
 14817709 PNC Bank, 3232 Newmark Drive, Pittsburgh, PA 15237  
 14874612 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14817707 +Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412  
 14817710 +South Fayette Township Muni. Auth., 900 Presto Sygan Road, Bridgeville, PA 15017-1983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 22 2020 03:41:11  
 Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853,  
 Arlington, TX 76096-3853  
 14849455 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 22 2020 03:41:11  
 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853,  
 Arlington, TX 76096  
 14817694 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 22 2020 03:41:11  
 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
 14817695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 22 2020 03:50:54 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14817696 +E-mail/Text: bankruptcy@clearviewfcu.org Jan 22 2020 03:41:29 Clearview Federal Cu,  
 8805 University Blvd, Moon Township, PA 15108-4212  
 14817698 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 22 2020 03:41:54  
 Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,  
 Norwood, MA 02062-2679  
 14817699 +E-mail/Text: bdsupport@creditmanagementcompany.com Jan 22 2020 03:41:44  
 Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd,  
 Pittsburgh, PA 15205-3956  
 14817700 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 22 2020 03:50:28 Credit One Bank,  
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 14817701 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 22 2020 03:50:57 Credit One Bank NA,  
 POB 98873, Las Vegas, NV 89193-8873  
 14873610 +E-mail/Text: kburkley@bernsteinlaw.com Jan 22 2020 03:41:51 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14817703 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 22 2020 03:41:11 GM Financial,  
 POB 183834, Arlington, TX 76096-3834  
 14868254 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 22 2020 03:50:31  
 LVNV Funding, LLC its successors and assigns as, assignee of FFPM Carmel Holdings I, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14868243 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jan 22 2020 03:51:26 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14817705 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 22 2020 03:41:29 Midland Funding,  
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 14864348 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 22 2020 03:41:29 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14833477 E-mail/PDF: cbp@onemainfinancial.com Jan 22 2020 03:51:23 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14817706 +E-mail/PDF: cbp@onemainfinancial.com Jan 22 2020 03:50:51 OneMain, Po Box 1010,  
 Evansville, IN 47706-1010  
 14877332 +E-mail/Text: csc.bankruptcy@amwater.com Jan 22 2020 03:41:55 Pennsylvania American Water,  
 PO Box 578, Alton, IL 62002-0578  
 14817708 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 22 2020 03:41:24  
 Pennsylvania Department of Revenue, Bankruptcy Division, POB 280946,  
 Harrisburg, PA 17128-0946  
 14870844 +E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Jan 22 2020 03:41:40 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14865363 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 22 2020 03:51:01 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 14817711 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 22 2020 03:41:00  
 Verizon, POB 15026, Albany, NY 12212-5026  
 14817712 E-mail/Text: bankruptcy@firstenergycorp.com Jan 22 2020 03:41:33 West Penn Power,  
 POB 3615, Akron, OH 44309-3615

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASS

District/off: 0315-2 User: bsil Page 2 of 2 Date Rcvd: Jan 21, 2020  
Form ID: pdf900 Total Noticed: 32

cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
14859620\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit Financial Services, Inc., Dba GM Financial,  
P.O Box 183853, Arlington, TX 76096)  
14828076\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

Gary William Short on behalf of Debtor Victoria A. Cipriani garyshortlegal@gmail.com,  
gwshort@verizon.net  
James Warmbrodt on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL  
ASSOCIATION as servicer for PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmecf@chapter13trusteewdpa.com

TOTAL: 5